Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Lewis First name James	Pamela First name Diane
identifi	our picture cation to your meeting	Middle name Jordan Last name	Middle name Jordan Last name
with th	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you used in the last 8	First name	First name
years		First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your \$	the last 4 digits of Social Security	xxx - xx - <u>7884</u>	xxx - xx - <u>6393</u>
Individ	er or federal Iual Taxpayer ication number	OR	OR
		9 xx - xx	9 xx - xx

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Document Jordan Lewis James Debtor 1 Case Number (if known)

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joi	int Case):
and Empl Identifica (EIN) you the last 8	tion Numbers have used in	Business name Business name EIN	EINs.	Business name Business name EIN EIN	nes or EINs.
5. Where yo	ou live	113 Pinehurst Ct	_	If Debtor 2 lives at a different address	5:
		Burbank IL 6 City State COOK County If your mailing address is different from the above, fill it in here. Note that the court will sany notices to you at this mailing address. Number Street		City State County If Debtor 2's mailing address is differ the one above, fill it in here. Note that will send any notices this mailing address. Number Street	rent from t the court
		P.O. Box City State	ZIP Code	P.O. Box City State	e ZIP Code
	are choosing ict to file for cy.	Check one: Over the last 180 days before filing this process of the last 180 days before filing this process. It have lived in this district longer than in other district. In have another reason. Explain. (See 28 U.S.C. § 1408		Check one: Over the last 180 days before filing I have lived in this district longer to other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

Lewis James Document

Debtor 1

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Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file	☐ Chap	oter 7				
	under	Chapter 11					
		■ Chap	oter 13				
8. How you will pay the fee		local yours subn	court for more details a self, you may pay with o	about how you may cash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check		
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I req By la less pay t	uest that my fee be wai lw, a judge may, but is than 150% of the officia the fee in installments).	ived (You may requent not required to, wait al poverty line that a If you choose this c	est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number		
					MM / DD / YYYY		
			District None	When	Case Number		
			District	Whon	Case Number		
			District	vviieii	MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.			Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if known		
			Debtor		Relationship to you		
			District	When	Case Number, if known		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgme	ent against you and do you want to stay in your	_	
			■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> this bankruptcy pe		Eviction Judgment Against You (Form 101A) and file it with		

Debto	Case 16-3855	James	Filed 12/06/16 Document	Entered 12/06/16 17:58:16 Page 4 of 60 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busine	esses You Own as	a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a		o to Part 4. ame and location of business		
	business you operate as an individual, and is not a separate legal entity such as	Na	me of business, if any		
a corporation, partnerhsip, o LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Nu —	mber Street		
		Cit	у	State	Zip Code
		Cł	neck the appropriate box to d	describe your business:	
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in	n 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropriate de balance shee	eadlines. If you indicate that the tast the tast that the tast the tast that the tast that the tast	rt must know whether you are a small business de you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No. I am	not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).		filing under Chapter 11, but Bankruptcy Code.	I am NOT a small business debtor according to th	e definition in
			filing under Chapter 11 and akruptcy Code.	I am a small business debtor according to the def	inition in the
Par	Report if You Own or Ha	ve Any Hazardous	Property or Any Property Tha	t Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	at is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lf in	nmediate attention is needed	, why is it needed?	
		Wh	ere is the property?	r Street	

City

State

ZIP Code

Lewis Debtor 1

James

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual particle." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or investing the second seco	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debt stment or through the operation of the busines we that are not consumer debts or business of	gs that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distri	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Sign Below			
For	you	correct. If I have chosen to file under Chapt of title 11, United States Code. I un under Chapter 7. If no attorney represents me and I of this document, I have obtained and I request relief in accordance with the I understand making a false statem.	an 🗶 /s/ F	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill out (b). pecified in this petition. y or property by fraud in connection
		Executed on12/05/2016	S Exec	uted on12/05/2016

Debtor 1

Debtor 1	Lewis	James	Document	Page 7 of 60	er (if known)	
	First Name	Middle Name	Last Name			
represe	r attorney, if you are nted by one	proceed under Chap each chapter for wh 11 U.S.C. § 342(b)	oter 7, 11, 12, or 13 of title ich the person is eligible. I and, in a case in which § 7	also certify that I have delivered to 07(b)(4)(D) applies, certify that I have	od the debtor(s) about eligibility to explained the relief available under of the debtor(s) the notice required by ave no knowledge after an inquiry that	
	re not represented ttorney, you do not	the information in th	e schedules filed with the p	Detition is incorrect.		
	file this page.	🗶 /s/ Jose	ph Mark D'Onofrio	Date	Date: 12/06/2016	
		Signature of A	ttorney for Debtor		MM / DD / YYYY	
		Joseph	Mark D'Onofrio			
		Printed name				
		Geraci l	Law L.L.C.			
		Firm name				
		55 E. M	onroe St., #3400			

IL

State

IL

State

Email address

60603

ZIP Code

ndil@geracilaw.com

Street

Contact Phone __312-332-1800

Chicago

6307745

Bar number

Number

City

Debtor 1	Lewis	James	Jordan			
	First Name	Middle Name	Last Name			
Debtor 2	Pamela	Diane	Jordan			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 32,096
1c. Copy line 63, Total of all property on Schedule A/B	\$ 32,096
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$39,603
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$21,685
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,646.08
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,726.00

Debtor 1 Lewis James Document Jordan Page 9 of 60

First Name Middle Name Last Name

EntriesDescription Page 9 of 60

Case Number (if known)

AssetsAmount LiabilitiesAmount

P	Answer These Questions for Administrative and Statistical Records		
6.	Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the compared of the form.	court with your other schedules.	
7.	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual pring family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. On this form to the court with your other schedules.	.C. § 159.	
8.	From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Or Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	fficial \$ 1,563.08	
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	From Part 4 of Schedule E/F, copy the following:		
	9a. Domestic support obligations (Copy line 6a.)	\$_0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
	9d. Student loans. (Copy line 6f.)	\$_10,833.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
	9g. Total. Add lines 9a through 9f.	\$_10,833.00	

Fill in this in	Caco 16 29			Entered 12/06/16 0 of 60	17:58:16	Desc	Main	
			9.	0 01 00				
Debtor 1	Lewis	James	Jordan					
Debtor 2	First Name Pamela	Middle Name Diane	Last Name Jordan					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Dist	trict of ILLINOIS					
			(State)			П	Check if this	is an
Case Number (If known)							amended fili	
Official F	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
responsible for pages, write you part 1:	supplying correct infor ur name and case numb Describe Each Residence	mation. If more sp per (if known). Ans , Building, Land, or	I accurate as possible. If two manace is needed, attach a separate swer every question. Other Real Esate You Own or Havin any residence, building, land,	e sheet to this form. On the to		=		
Yes. 2. Add the doll	Describe ar value of the portion	you own for all of	your entries fro Part 1, includin	g any entries for pages				
you have at	tached for Part 1. Write	that number here			>			\$0.00
Part 2:	escribe Your Vehicles							
you own that so 03. Cars, vans No. Yes.		ou lease a vehicle,	·	ecutory Contracts and Unexpin	ed Leases.			
	lodel:	Mustang	Who has an interest in the purpose of the Debtor 1 only	property? Check one.	the amount of a		s or exemption laims on Sche	
		1999	Debtor 2 only				Secured by Pr	
	ear:		Debtor 1 and Debtor 2 only	y	Current value entire propert		Current val	
A	pproximate Mileage:	172,000	At least one of the debtors	and another	onthio propert	-	portion you	
	ther information:		Check if this is commu	unity property (see	\$	2,650.00	\$	2,650.00
N	lake:	Hyundai	Who has an interest in the	property? Check one.	Do not deduct	secured claim	s or exemption	s. Put
N	lodel:	Sonata	Debtor 1 only		the amount of a Creditors Who	•	claims on Schell Secured by Pr	
Y	ear:	2009	Debtor 2 only		Current value	of the	Current val	ue of the
А	pproximate Mileage:	37,000	Debtor 1 and Debtor 2 only		entire propert	y?	portion you	own?
C	ther information:		At least one of the debtors	and another	\$	7,450.00	\$	7,450.00
			Check if this is commu instructions)	unity property (see				

Official Form 106A/B Record # 722808 Schedule A/B: Property Page 1 of 7

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No.

Yes. Describe.....

_	
11000	1/1/21/2
Desc	iviaiii
-	11100111

0.00

Debto	or 1 <u>Lewis</u>		O-30331 Jame		Docum	ent I	Page 11	Of 60	17.38.10 known)	Des	C Mairi		
P	art 2:	Describe Your Vel	hicles										
you	own that so Cars, vans No. Yes.		res. If you lea	ise a vehicle	in any vehicles, whet e, also report it on Sch motorcycles Who has an int	hedule G: Ex	xecutory Contr	acts and Unexpire	ed Leases.	uct secured cl	aims or exer	nptions. I	Put
	Y	Model:	20	ogue 015 .000	Debtor 1 only Debtor 2 only Debtor 1 and	y	ly		the amount	of any secure tho Have Cla	ed claims on ims Secured Currer	Schedul	e D: erty of the
		Approximate Milea		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		nis is commu	s and another unity property	r (see	\$	17,975.0	° \$		<u>17,975</u> .00
	Examples: No. Yes.	Boats, trailers, mot	ors, personal v	vatercraft, fish	r recreational vehicles	s, motorcycle	accessories						
		-	-		of your entries fro Par ere				•			,	\$ 28,075.00
	art 3:	Describe Your Per	rsonal and Ho	ousehold Ite	ms								
		r have any legal	or equitable	interest in a	any of the following i	tems?					Current va portion yo Do not dedu or exemption	u own? ct secure	
06.		d goods and furr Major appliances, f Describe	_	s, china, kitche	enware								
	res.	Describe	Household G	Goods: Furnitu	re, linens, small appliance	es, table & cha	airs, bedroom se	et		\$750		\$	750.00
07.	collections;	Televisions and rac ; electronic devices			nd digital equipment; com eras, media players, game		rs, scanners; mu	sic					
	Yes.	Describe	Flat screen 1	V, computer,	printer, music collection,	cell phone				\$750		\$	750.00
08.		Antiques and figuri			er artwork; books, picture , memorabilia, collectibles		t objects;						
	Yes.	Describe										\$	0.00
09.	Examples:	t for sports and Sports, photograph s; carpentry tools; m	nic, exercise, a		oy equipment; bicycles, po	ool tables, golf	f clubs, skis; can	ioes					
10	Yes.	Describe										\$	0.00

Debtor 1 Lewis Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Document Page 12 of Bottom Page 12

		furs, leather coats, designer wear, shoes, accessories		
	Yes. Describe	Everyday clothes, shoes, accessories	\$500	\$ 500.00
gold,	=	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		<u> </u>
	Yes. Describe	Costume jewelry, wedding rings	\$2,000	\$ 2,000.00
Exan	farm animals nples: Dogs, cats, birds, No.	horses		·
	Yes. Describe			\$0.00
	other personal and h No.	ousehold items you did not already list, including any health aids you did not list		
	Yes. Describe			\$0.00
		of your entries from Part 3, including any entries for pages you have attached		\$4,000.00
for Pa			>	
Part 4:	Describe Your Fi	ancial Assets		
Do you o	wn or have any lega	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
	nples: Money you have i No. Yes. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
Exan and o		, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.		\$ <u>0.0</u> 0
	Yes. Describe	Account Type: Institution name: Checking Account Chase Bank		\$ 2.00
		Savings Account Chase Bank		\$ 2.00
		Checking Account TCF Bank		\$17.00 \$ 21.00
Exan		sublicly traded stocks traction accounts with brokerage firms, money market accounts		<u> </u>
	Yes. Describe	Institution or issuer name:		\$ 0.00
	oublicly traded stock	and interests in incorporated and unincorporated businesses, including an interest in		ş <u> </u>
	Yes. Describe	Name of Entity and Percent of Ownership:		\$ 0.00
Nego Non-	otiable instruments including negotiable instruments a	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		
	No. Yes. Describe	Issuer name:		\$0.00

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Middle Name

First Name

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21.		or pension accontenests in IRA, E		ccounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name: Pension plan	Pension	\$	<u>Unknow</u> n
22.	Your share Examples: A	Agreements with la	payments pairs you have made so that you may continu andlords, prepaid rent, public utilities (electric Institution name or individual:		\$	<u> </u>
23.	Yes.			either for life or for a number of years)	\$	0.00
	No. Yes.	Describe	Issuer name and description:		\$	0.00
24.			RA, in an account in a qualified ABLE (b), and 529(b)(1).	program, or under a qualified state tuition program.	4	
25.	Yes.	Describe		arately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
	No. Yes.	Describe			¢	0.00
26.	-		marks, trade secrets, and other inteller ames, websites, proceeds from royalties and	• • •	Ψ	<u>0.0</u> 0
	Yes.	Describe			\$	0.00
27.			other general intangibles exclusive licenses, cooperative association ho	oldings, liquor licenses, professional licenses		
	Yes.	Describe			\$	0.00
Моі	ney or prop	erty owed to yo	u?		Current value of the portion you own? Do not deduct secure or exemptions	
28.	Tax refund	s owed to you				
29.	Yes.	Describe			\$	0.00
	No.	·	sum alimony, spousal support, child support,	maintenance, divorce settlement, property settlement		
30.		Describe unts someone o	•		\$	0.00
			ability insurance payments, disability benefits iid loans you made to someone else	s, sick pay, vacation pay, workers' compensation,		
24	Yes.	Describe insurance polic	inc		\$	0.00
J1.	Examples: I	Health, disability, o		A); credit, homeowner's, or renter's insurance		
	Yes.	Describe			\$	0.00

Debtor 1 Lewis Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Page 14 of Pa

32.	If you are the		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	<u>—</u>	Describe		\$0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
24	_	Describe		\$0.00
34.	No.	igent and unit	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$ 0.00
35.	Any financia No.	al assets you d	id not already list	<u> </u>
	Yes.	Describe		\$0.00
36.	Add the dolla	ar value of all	of your entries from Part 4, including any entries for pages you have attached	
1	for Part 4. W	rite that numbe	er here>	\$21.00
P	art 5: De	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		or have any le	gal or equitable interest in any business-related property?	
	No. Yes.			
	<u>—</u>			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		eceivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.	No.		mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes.	Describe		portion you own? Do not deduct secured claims
	No. Yes. Office equip	Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equip Examples: Bo	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equip Examples: Bo No. Yes.	Describe pment, furnishi usiness-related co	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1	Describe pment, furnishi usiness-related co	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1	Describe pment, furnishing usiness-related of Describe fixtures, equipment	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1 No. Yes. Inventory No.	Describe pment, furnishing usiness-related of Describe fixtures, equipment	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1 No. Yes. Inventory No. Yes.	Describe Describe Describe fixtures, equipulation describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equip Examples: Bi No. Yes. Machinery, 1 No. Yes. Inventory No. Yes. Interests in	Describe Describe Describe fixtures, equipation Describe Describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00 \$ 0.00
39. 40. 41.	No. Yes. Office equip Examples: But No. Yes. Machinery, 1 No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe Describe Describe Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00 \$ 0.00
39. 40. 41.	No. Yes. Office equip Examples: But No. Yes. Machinery, 1 No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe Describe Describe Describe Describe Describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$

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44. Any business-related property you did not already list	
No. Yes. Describe	1
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
47. Farm animals	\$0.00
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe]
48. Crops—either growing or harvested	\$0.00
No. Yes. Describe	1
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe]
51. Any farm- and commercial fishing-related property you did not already list	\$ <u>0.0</u> 0
No. Yes. Describe	1
Tes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership	
No.	1
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 16-38551 Doc 1 Lewis Debtor 1

First Name

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 28,075.00	
57. Part 3: Total personal and household items, line 15	\$ 4,000.00	
58. Part 4: Total financial assets, line 36	\$ 21.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 32,096.00	\$ 32,096.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$32,096.00

Official Form 106A/B Schedule A/B: Property Page 7 of 7 Record # 722808

Fill in this in	formation to ident	tify your case:	
Debtor 1	Lewis	James	Jordan
	First Name	Middle Name	Last Name
Debtor 2	Pamela	Diane	Jordan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Chec ming state and federal nonbankrupt			
=	ming federal exemptions. 11 U.S.C.	•	3 (~)(~)	
rou are clair	ming rederal exemptions. 11 0.0.0.	3 022(0)(2)		
For any property	y you list on Schedule A/B that yo	ou claim as exempt, fill in t	the information below.	
•	lescription of the property and line on Current value of to ule A/B that lists this property portion you own		Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1999 Ford Mustang with over 172,000 miles	\$ <u>2,650</u>	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2009 Hyundai Sonata with over 37,000 miles	\$_7,450	\$	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>750</u>	 \$	735 ILCS 5/12-1001(b) - \$750.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_500	 \$	735 ILCS 5/12-1001(a),(e) - \$500.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 722808	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 18 of 60 Case Number (if known) Document Debtor 1 Lewis James Last Name First Name Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	Costume jewelry, wedding rings	\$_2,000	\ \\$	735 ILCS 5/12-1001(a),(e) - \$2,000.00
ne from chedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
rief escription:	Checking Account, Chase Bank, 2.00	\$ <u>2</u>	\$	735 ILCS 5/12-1001(b) - \$2.00
ne from chedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
ief scription:	Savings Account, Chase Bank, 2.00	\$_2	\$	735 ILCS 5/12-1001(b) - \$2.00
ne from chedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
ief scription:	Checking Account, TCF Bank, 17.00	\$ <u>17</u>		735 ILCS 5/12-1001(b) - \$17.00
ne from hedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
ef scription:	Pension plan, Pension, 0.00	\$Unknown	_ \$	735 ILCS 5/12-1006 - \$0.00
ne from			100% of fair market value, up to	
e you claimin	g a homestead exemption of mor stment on 4/01/16 and every 3 yea		any applicable statutory limit	
ubject to adju	g a homestead exemption of mor	rs after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	
e you claimin ubject to adjus No. Yes. Did you	g a homestead exemption of mor stment on 4/01/16 and every 3 yea	rs after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	

Fill in this in	Caco 16		1 Filod 12/06/16	Entered 12/06/ 9 of 60	16 17:58:16	Desc Main	
7 111 111 (1110 11		my your odoo.		9 01 00			
Debtor 1	Lewis	James	Jordan				
	First Name	Middle Name	Last Name				
Debtor 2	Pamela	Diane Middle Name	Jordan				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> D					
Case Numbe	r		(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
chedule	D: Credito	rs Who Have	Claims Secured by F	Property			12/15
e as complete	e and accurate as p	ossible. If two marrie	ed people are filing together, both	n are equally responsible t		ny	
	•	secured by your pro	,				
			court with your other schedules. Yo	ou have nothing also to ron	art on this form		
			court with your other schedules. To	ou have nothing else to rep	ort on this form.		
Yes. Fi	ill in all of the inform	nation below.					
Part 1:	List All Secured Cla	ims					
					Column A	Column A	Column C
			one secured claim, list the creditor	'	Amount of claim	Value of collateral	Unsecured
		•	icular claim, list the other creditors order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Nissan	Matan Assautana		Describe the property that secur	es the claim:	\$ 25,711.00	\$ 17,975.00	\$ 7,736.00
Nissan Creditor's	Motor Acceptanc		2015 Nissan Rogue with over 6,			<u> </u>	<u> </u>
	x 660360		2010 Missail Rogue Will over 0,	,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Dallas		TX 75266	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owo	s the debt? Check on		Nature of Lien. Check all that appl	v			
Debtor		e.	An agreement you made (such a	•			
Debtor	•		car loan)	g-g			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, n	nechanic's lien)			
At leas	t one of the debtors ar	nd another	Judgment lien from a lawsuit				
□ Check	if this claim relates	to a	Other (including a right to offset)				
	unity debt			0004			
Date Debt	t was incurred	2015-04-18 	Last 4 digits of account number	0001			
Onema	ain Financial		Describe the property that secur	es the claim:	\$_2,021.00	<u>\$_2,650.00</u>	\$ <u>0.00</u>
Creditor's	Name Archer Ave		1999 Ford Mustang with over 17	72,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply			
			Contingent	13. Oncok ali tilat appry.			
Chicago	0	IL 60632	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check on	e.	Nature of Lien. Check all that appl	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor	•		car loan)	and a state Park			
=	1 and Debtor 2 only at one of the debtors ar	nd another	Statutory lien (such as tax lien, n Judgment lien from a lawsuit	теснаніс в пеп)			
	. 1 o dobio19 di		Other (including a right to offset)				
	if this claim relates unity debt	to a					
		2014-2016	Last 4 digits of account number	3150			
		r entries in Column A	on this page. Write that number	here:	\$_27,732.00		

Debtor 1 Lewis James Document Page 20 of 60 Case Number (if known)

Additional Page		Column A	Column A	Column C
Part 1. After Isiting any entries on this page, n	and the second second second second	Amount of claim	Value of collateral	Unsecured
rater learning unity entance en unite page, in	umber them beginning with 2.3, followed	Do not deduct the	that supports this	portion
by 2.4, and so forth.		value of collateral	claim	If any
2.3 Onemain Financial	Describe the property that secures the claim:	\$_3,265.00	<u>\$ 750.00</u>	\$ <u>1,765.00</u>
Creditor's Name 4284 S Archer Ave	Household Goods			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Chicago IL 60632	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)			
Check if this claim relates to a community debt				
Date Debt was incurred2016-2016	Last 4 digits of account number9891			
2.4 Regional Acceptance CO	Describe the property that secures the claim:	\$_8,606.00	\$ <u>7,450.00</u>	\$ <u>1,156.00</u>
Creditor's Name	2009 Hyundai Sonata with over 37,000 miles			
765 Ela R D Suite 205				
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Lake Zurich IL 60004	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)			
Check if this claim relates to a community debt				
Date Debt was incurred 2009-06-10	Last 4 digits of account number 8101			

Add the dollar value of your entries in Column A on this page. Write that number here: \$39,603.00

Fill	n this in	Case 16 29551 formation to identify your case:	Doc 1	Filod 12/06/16		ed 12/06/16 17 1 of 60	7:58:16	Desc Main	
		, , , , , , , , , , , , , , , , , , , ,				1 01 00			
Deb	tor 1	Lewis Ja	mes	Jordan	_				
		First Name Middle	e Name	Last Name					
Deb	tor 2	Pamela Dia	ane	Jordan	-				
(Spot	se, if filing)	First Name Middle	e Name	Last Name					
Unit	ed States	Bankruptcy Court for the : <u>NORTHI</u>	ERN District of						
Cas	e Number			(State)				Check if	this is an
	nown)			_				amended	d filing
)ffic	ial F	orm 106E/F							
	<u>Jai i (</u>	OIIII TOOL/I							40/45
<u>Sche</u>	dule	E/F: Creditors Who	Have Uns	secured Claims	5				12/15
ist the I/B: Pr redito eeded	other pa operty (0 rs with p , copy th any addit	and accurate as possible. Use farty to any executory contracts of official Form 106A/B) and on Sc. artially secured claims that are left art you need, fill it out, numbional pages, write your name and ist All of Your PRIORITY Unsecurated.	or unexpired le hedule G: Exec listed in Sched per the entries i d case number	ases that could result in cutory Contracts and Une cule D: Creditors Who Hav in the boxes on the left. A	a claim. Als expired Leas eve Claims S	o list executory contra ses (Official Form 1060 ecured by Property. If	cts on <i>Schedu</i> 6). Do not inclu more space is	<i>l</i> e ide any	
1. Do	any cred	ditors have priority unsecured c	laims against y	ou?					
	No. Go	to Part 2.							
Ī									
		our priority unsecured claims. If	a craditor has i	more than one priority ups	secured clair	n list the creditor senar	ately for each c	laim For	
ea no	ch claim	listed, identify what type of claim amounts. As much as possible, lis	it is. If a claim h at the claims in a	as both priority and nonpr	riority amoun	its, list that claim here a	nd show both p	riority and o priority	
		claims, fill out the Continuation Pa lanation of each type of claim, se	-		•		Sieuliois III Fait	13.	
,		,				,	Total claim	Priority	Nonpriority
								amount	amount
Part	2: L	List All of Your NONPRIORITY Uns	ecured Claims						
3. Do	any cred	ditors have nonpriority unsecure	ed claims again	ıst you?					
П	No. Yo	u have nothing to report in this pa	rt. Submit this	form to the court with your	ır other sched	dules.			
	Yes.	J. P.		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
4 Lie		our nonpriority unsecured claim	e in the alphab	estical order of the credit	or who hold	s each claim. If a credit	tor has more the	an one	
no	npriority	unsecured claim, list the creditor	separately for ea	ach claim. For each claim	listed, ident	ify what type of claim it	s. Do not list cla	aims already	
		Part 1. If more than one creditor hat the Continuation Page of Part 2	•	er claim, list the other cred	ditors in Part	3.If you have more thar	three nonpriori	ity unsecured	
Cla	11115 1111 00	ut the Continuation Fage of Fart 2	<u> </u>						Total claim
4.1	Advoca	te Health & Hospitals	Last 4	digits of account number					\$ 300.00
	Creditor's I								
	PO Box		When	was the debt incurred?					
	Number	Street							
			As of	the date you file, the claim	is: Check all	that apply.			
	Chicago	IL 60680	=	ntingent					
	City	State Zip Code		liquidated					
W		the debt? Check one.	☐ Dis	sputed					
<u> </u>	Debtor '	1 only							
Ĺ	Debtor 2	•		of NONPRIORITY unsecure	ed claim:				
Ĺ	=	1 and Debtor 2 only		ident loans					
Ļ	=	one of the debtors and another	_	ligations arising out of a sepa	-	ent or divorce			
	_	if this claim relates to a		It you did not report as priority		ther similer date			
ļs		unity debt n subject to offest?	∐ De	bts to pension or profit-sharing	ig plans, and c	orner similar debts			
Ì	No	,	Otto	ner. Specify Medical/Den	ntal Service				
	Yes		Ou Ou	ici. Opecity					

Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Case 16-38551 Doc 1 Page 22 of 60 Case Number (if known) Document Lewis James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2 Advocate Home Health Services	Last 4 digits of account number	\$ <u>99.45</u>
Creditor's Name	Miles was the debt incomed?	
2311 W 22nd st #300	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oak Brook IL 60523	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only	- (1017)	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Madical/Deptal Operions	
Yes	Other. Specify Medical/Dental Services	
Affiliated Openlagista LLC	Last 4 digits of account number	\$ 3,040.00
Creditor's Name	Last 4 digits of account number	Ψ - 10 10.00
62647 Collections Center Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60693	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	S.1.5.1. Spoolij	
4.4 Avon Products	Last 4 digits of account number	\$ 242.39
Creditor's Name		
6901 Golf Road	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Morton Grove IL 60053	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	

Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Page 23 of 60 Case Number (if known) Document Lewis James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 890.00 Last 4 digits of account number _ Creditor's Name 2015-2016 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N NULL \$ 3,513.00 Last 4 digits of account number 4.6 2013-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Credit ONE BANK NA NULL \$ 980.00 4.7 Last 4 digits of account number Creditor's Name 2014-2016 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

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No

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify _

		Case 16-38551	Doc 1		Entered 12/06/16 17:58:16	Desc Main	
Debtor 1	Lewis	James		Document	Page 25 of 60 Case Number (if known)		_
	First Name	Middle Name		Last Name			
Pari	2± Your	NONPRIORITY Unsecured Cla	ims - Continua	ation Page			
After lis	sting any e	ntries on this page, number t	hem beginni	ng with 4.4, followed by 4.5	5, and so forth.		Total Claim
	First Dram	ior DANIZ			NII II I		• 16 00
4.11	First Prem Creditor's Nan		_ Las	st 4 digits of account numbe	rNULL		\$ <u>16.00</u>
		nesota Ave	Wh	en was the debt incurred?	2014-2016		
	Number	Street	_				
			As	of the date you file, the clair	n is: Check all that apply.		
				Contingent			
	Sioux Falls		- 11	Unliquidated			
v	City /ho owes the	State Zip Code debt? Check one.	de \Box	Disputed			
	Debtor 1 or	nly					
	Debtor 2 or	nly	Туј	oe of NONPRIORITY unsecu	red claim:		
	Debtor 1 a	nd Debtor 2 only		Student loans			
	At least on	e of the debtors and another		Obligations arising out of a sep	paration agreement or divorce		
	_	his claim relates to a	_	that you did not report as priori	ty claims		
1.	communit	-	Ш	Debts to pension or profit-shari	ing plans, and other similar debts		
18	No	ubject to offest?	_	Other. Specify Credit Card	Lor Cradit Llag		
Ī	Yes			Other. Specify Credit Card	Tor Credit Ose		
4.12	First Prem	ier BANK	_ Las	st 4 digits of account numbe	rNULL		\$ 269.00
	Creditor's Nan				2015-2016		
		nesota Ave	_ W h	en was the debt incurred?	2015-2010		
	Number	Street					
			_ As	of the date you file, the clair	n is: Check all that apply.		
	Sioux Falls	SD 57104	=	Contingent			
	City	State Zip Cod	_ _	Unliquidated			
v	ho owes the	e debt? Check one.	Ш	Disputed			
	Debtor 1 or	•					
Ļ	Debtor 2 or	•	Tyl	be of NONPRIORITY unsecu	red claim:		
Ļ	=	nd Debtor 2 only	님	Student loans			
Ļ	=	e of the debtors and another	Ш	Obligations arising out of a sep that you did not report as priori			
L	Check if t	his claim relates to a			ing plans, and other similar debts		
Is		ubject to offest?	ш	Double to posicion of profit officer	ng pane, and outer comman dobte		
	No			Other. Specify Credit Card	or Credit Use		
	Yes				N. I.		100.00
4.13	Midnight V		_ Las	st 4 digits of account numbe	r <u>NULL</u>		\$ <u>138.00</u>
	Creditor's Nan 1112 7Th		Wh	en was the debt incurred?	2011-2013		
	Number	Street	_				
			Α-	of the date you file the state	nie: Chook all that apply		
				of the date you file, the clair Contingent	п із. Спеск ан шасарріу.		
	Monroe	WI 53566		Contingent			

Case 16-38551 Doc 1 Page 26 of 60 Case Number (if known) ___ Document Lewis James Debtor 1 First Name Syncb/Walmart NULL **\$** 514.00 4.14 Last 4 digits of account number Creditor's Name 2015-2016 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Sunrise Credit Services, Inc. On which entry in Part 1 or Part 2 list the original creditor? Name 260 Airport Plaza Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

Last 4 digits of account number _____

NY 11735

State Zip Code

Farmingdale

City

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Debtor 1 <u>Lewis</u>

James

Add the Amounts for Each Type of Unsecured Claim

Document

6. Total the amounts of certain types of unsecured claims	. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$10,833.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	40.022.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$10,833.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	6g.	\$

Schedule E/F: Creditors Who Have Unsecured Claims

Fill	l in this int	Caso 16 formation to identi		Filod 12/06/16	Entered 12/06/16 17:58 8 of 60	3:16 Desc Main
De	ebtor 1	Lewis	James	Jordan		
		First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	Pamela First Name	Diane Middle Name	Jordan Last Name		
	ise Number		the : <u>NORTHERN</u> District of _	ILLINOIS(State)		Check if this is an
	known)					amended filing
<u>Offi</u>	cial Fo	orm 106G				
Be as inform addition 1. D	complete nation. If monal pages o you have No. Che	and accurate as p nore space is need s, write your name e any executory co eck this box and su in all of the inform	led, copy the additional page, and case number (if known). ontracts or unexpired leases? abmit this form to the court with ation below even if the contract	e are filing together, bot fill it out, number the e your other schedules. Y ts or leases are listed in	h are equally responsible for supplying on tries, and attach it to this page. On the output ou have nothing else to report on this form Schedule A/B: Property (Official Form 106)	n. 6A/B)
ех	-	nt, vehicle lease, o			 Then state what each contract or lease ruction booklet for more examples of exec 	· · · · · · · · · · · · · · · · · · ·
	Person or	company with who	om you have the contract or I	ease	State what the contract	or lease is for
2.1					-	
	Name				_	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name				-	
	Number	Street			-	
	· vallisoi	0.000				
	City		State Zip	Code		
2.3					_	
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street				

State Zip Code

City

Official Form 106G

Fill in this in	formation to iden	tify your case:	
Debtor 1	Lewis	James	Jordan
	First Name	Middle Name	Last Name
Debtor 2	Pamela	Diane	Jordan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>l</u> l	<u>LLINOIS</u>
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D c	o you have any codeb	otors? (If you are filing a joint case, do not list either spo	ouse as a codebtor.	.)					
	No.								
=	Yes								
2. W	ithin the last 8 years,	have you lived in a community property state or terri	itory? (Community	property states and territories include					
Aı	rizona, California, Idah	o, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas	s, Washington, and	Wisconsin.)					
	No. Go to line 3.								
	Yes. Did your spous	se, former spouse, or legal equivalent live with you at th	ne time?						
	∐ No □ Ves Inwhich o	community state or territory did you live?	Fill in the	name and current address of that person					
	res. inwincing	onimum state of territory did you live:	I III III UIE	name and current address of that person.					
	Name of your spouse	e, former spouse or legal equivalent							
	Number Street	t							
	City	State	Zip Code						
3. In	-	our codebtors. Do not include your spouse as a cod		se is filing with you. List the person					
	_	s a codebtor only if that person is a guarantor or cos							
	=	rm 106D), Schedule E/F (Official Form 106E/F), or Sch	hedule G (Official I	Form 106G). Use Schedule D,					
30	chedule E/F, or Sched	lule G to fill out Column 2.							
	Column 1: Your code	btor		Column 2: The creditor to whom you owe the debt					
				Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			_					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	 Zip Code						
3.3	•	*****	,	Schedule D, line					
\square	Name			Schedule E/F, line					
	Niverban C' i								
	Number Street			Schedule G, line					
	City	State	Zip Code						

			DUGUILIEU	<u> </u>
Fill in this in	nformation to ident	tify your case:		
Debtor 1	Lewis First Name	James Middle Name	Jordan Last Name	
Debtor 2	Pamela	Diane	Jordan	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	
Case Numbe (If known)	r		_	Check if this is: An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	ı	Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
		How long employed there?			
Par	t 2: Give Details About Monthly	v Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have	ne date you file this form. If you have we more than one employer, combined at a separate sheet to this form.	e the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all payr alculate what the monthly wage wou		\$0.00	\$0.00
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record #
 722808
 Schedule I: Your Income
 Page 1 of 2

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 $\begin{array}{c} \text{Debtor 1} \\ \text{Debtor 1} \\ \hline \text{First Name} \\ \end{array} \begin{array}{c} \text{Lewis} \\ \text{Middle Name} \\ \end{array} \begin{array}{c} \text{Document} \\ \text{Jordan} \\ \\ \text{Last Name} \\ \end{array}$

Case Number (if known) _

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	line 4 here	4.	\$0.00		\$0.00		
5. L	ist all	payroll deductions:	_	_	•	_		
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Omestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	ĺ	\$0.00		
8. Li	st all	other income regularly received:	-			·		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$1,575.00		\$508.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_					
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g	\$1,563.08		\$0.00		
	8h.	Other monthly income. Specify:	8h	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$3,138.08	-	\$508.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$3,138.08	+ [\$508.00	<u>-</u> [\$3,646.08
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_		_		_	
11.	Inclu	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you		nts, your roommates, ar	ıd			
		· friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are n	ot available t	a nav evnenses listed i	. Sc	hedule I		
		of include any amounts already included in lines 2-10 or amounts that are n			1 30		11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•		olies	12.	\$3,646.08
13.	Do y	ou expect an increase or decrease within the year after you file this form	?					
	\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	No. ∕es. Explain:						

Fill in this in	nformation to identify yo	our case:				
Debtor 1	Lewis	James	Jordan	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Pamela	Diane	Jordan	A suppleme	ent showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
		NORTHERN DISTRICT O	F ILLINOIS		 YYYY	
Case Numbe (If known)	er		_			
Official F	orm 106 l				_	2 because Debtor 2
Official F	<u>form 106J</u>			maintains a	separate house	hold.
Schedul	le J: Your Ex	penses				12/14
-	· · · · · · · · · · · · · · · · · · ·			are equally responsible for supplyinges, write your name and case num	_	
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.	st file a separate Schedul	o I			
	Tes. Debior 2 mus	ille a separate scriedu	e J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not li	st Debtor 1 and	X Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	2.	each depen	dent	Son	18	No
	state the dependents'					X Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include	X No				
	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
			ess you are using this for	m as a supplement in a Chapter 13 c	case to report	
		uptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the form	n and fill in	
the applicable Include expen		ash government assista	nce if you know the value			
of such assist	tance and have included	I it on Schedule I: Your	Income (Official Form 106	1.)	Y	our expenses
4. The ren	tal or home ownership o	expenses for your resid	ence. Include first mortgag	e payments and		
any rent	t for the ground or lot.				4.	\$928.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair	, and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association of	or condominium dues			4d.	\$0.00

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Last Name

Case Number (if known) __

Lewis **James** Middle Name

Debtor 1

First Name

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$465.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$440.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$133.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$46.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$364.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 722808 Schedule J: Your Expenses Page 2 of 3 Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Document Page 34 of 60

Debtor	1 Lewi	s James	Jordan	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$2,726.00
	The resu	ılt is your monthly expenses.			_	
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$3,646.08
	23b.	Copy your monthly expenses from line 2	22 above.		23b. -	\$2,726.00
	23c.	Subtract your monthly expenses from your	our monthly income		23c.	\$920.08
	200.	The result is your <i>monthly net income</i> .	our monthly moonic.		230. L	Ψ320.00
24.	Do you	expect an increase or decrease in your ex	penses within the year after yo	u file this form?		
	For exar	nple, do you expect to finish paying for you	r car loan within the year or do yo	ou expect your		
	mortgag	e payment to increase or decrease becaus	e of a modification to the terms o	f your mortgage?		
	X No					
	Yes	s. Explain Here:				

 Official Form 106J
 Record #
 722808
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have reacorrect.	ad the summary and schedules filed with this declaration and that they are true and						
/s/ Lewis James Jordan	/s/ Pamela Diane Jordan						
Signature of Debtor 1	Signature of Debtor 2						
Date 12/05/2016 MM / DD / YYYY	Date 12/05/2016 MM / DD / YYYY						

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Lewis	James	Jordan
Debtor 2	Pamela	Middle Name Diane	Last Name Jordan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)			_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	in the many America every queetern						
Part 1	Give Details About Your Marital Status an	d Where You Lived Before					
01. Wh	01. What is your current marital status?						
	Married						
	Not married						
	ing the last 3 years, have you lived anywher	e other than where you liv	e now?				
	Yes. List all of the places you lived in the last 3	3 years. Do not include wh	ere you live now.				
	Debtor 1 Debtor 2: Dates				Dates Debtor 2		
		lived there			lived there		
			Same as Debtor 1		Same as Debtor 1		
	8647 Laporte Ave	FROM 07/2007					
	Burbank IL 60459-2862	To 04/2013					
		_					
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
_	•						
■ No. ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							
Part 2	•		1. 1. 1. 1. 1				
Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.							
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.							
■ No.							
Yes. Fill in the details							
		Debtor 1 Sources of income	Gross income	Debtor 2	Cross income		
		Check all that apply	(before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)		

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Case Number (if known) _

Jordan

James

	First Name	Middle Name	Last Name						
05	Did you receive any other income Include income regardless of whet and other public benefit payments winnings. If you are filing a joint ca	ther that incom ; pensions; ren	e is taxable. Examples of ontal income; interest; divide	other income are alimony; child nds; money collected from laws	suits; royalties; and gamblin				
	List each source and the gross income from each source separately. Do not include income that you listed in line 4.								
	No.Yes. Fill in the details								
			Debtor 1		Debtor 2				
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)			
	From January 1 of current ye	ar until	Pension	\$18,756	Social Security	\$6,096			
	the date you filed for bankrup	otcy:	Social Security	\$18,900					
	For last calendar year:		Pension	\$19,000 est	Social Security	\$8,000 est			
	(January 1 to December 31, 2	2015)	Social Security	\$18,000 est					
	For last calendar year:		Pension	\$19,000 est.	Social Security	\$8,000 est.			
	(January 1 to December 31, 2	2014)	Social Security	\$18,000 est.					
	art 3: List Certain Payments Yo	u Made Before	You Filed for Bankruptcy						

Lewis

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Lewis James Jordan Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Was this payment for... Amount you still owe payments \$ 23,854 Nissan Motor Acceptanc Po Box Monthly \$ 1,857 ■ Mortgage Car 660360 Dallas TX 75266 Credit card Loan repayment Suppliers or vendors Other Regional Acceptance CO 765 Monthly Mortgage Car Ela R D Suite 205 Lake Zurich IL Credit card 60004 Loan repayment Suppliers or vendors Other ___ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid

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Debtor 1	Lewis	James	Jordan		Case Number (if known)			
	First Name	Middle Name	Last Name						
а	n insider?	filed for bankruptcy, did you		or transfer any propert	y on account of a debt tha	t benefited			
	No.								
-	Yes. List all payment	s to an insider.							
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name			
Pari	Identify Legal ac	ctions, Repossessions, and F	oreclosures						
		filed for bankruptcy, were ye		uit, court action, or adn	ninistrative proceeding?				
Li		uding personal injury cases,			-	ort or custody			
	No.								
	Yes. Fill in the details	S.							
			Nature of the case		or agency	Status of the o	ase		
	Vithin 1 year before you Check all that apply and	filled for bankruptcy, was an fill in the details below.	ny of your property rep	ossessed, foreclosed,	garnished, attached, seize	d, or levied?			
	No. Go to line 11								
	Yes. Fill in the inform	nation below.							
		ou filed for bankruptcy, dic ment because you owed a	-	ng a bank or financial	institution, set off any a	mounts from your accounts			
	No. Go to line 11								
	Yes. Fill in the inform	nation below.							
	— Vithin 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a ourt-appointed receiver, a custodian, or another official?								
	No. Yes.								
Par	List Certain Gift	s and Contributions							
13 V	Vithin 2 years before yo	ou filed for bankruptcy, did	you give any gifts wi	th a total value of mo	re than \$600 per person?				
	No.								
Ī	Yes. Fill in the details	s for each gift.							
14 W	Vithin 2 years before yo	ou filed for bankruptcy, did	you give any gifts or	contributions with a	total value of more than	600 to any charity?			
	No.								
	Yes. Fill in the details	s for each gift.							
Par	List Certain Los	ses							
	Vithin 1 year before you ambling?	u filed for bankruptcy or si	nce you filed for bank	ruptcy, did you lose a	anything because of theft	, fire, other disaster, or			
	No.								
	Yes. Fill in the details	s for each gift.							
Par	List Certain Pay	ments or Transfers							
C	onsulted about seekin	u filed for bankruptcy, did y g bankruptcy or preparing pankruptcy petition prepare	a bankruptcy petition	?					
Г	¬ No.								
_ 	Yes. Fill in the details	5							
•	_								

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First Name Middle Name Last Name Description and value of any property transferred **Party Contact Info** Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Lewis

James

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Jepto	or 1	Lewis	Janies	Joidan	Case Number (If known)				
		First Name	Middle Name	Last Name					
22	Hav	ve you stored property	in a storage unit or	place other than your home within 1 y	ear before you filed for bankruptcy?				
		No.							
	=	Yes. Fill in the details.							
	Ц	res. I ili ili tile detalis.		Who else has or had access to it?	Describe the contents	Do you still			
				Who cloc has of had access to it.	Describe the someths	have it?			
	art 9	Identify Property Y	ou Hold or Control fo	or Someone Else					
						I			
23		you noid or control an someone.	y property that som	eone else owns? Include any property	you borrowed from, are storing for, or hol	a in trust			
		No.							
Yes. Fill in the details.									
				Where is the property?	Describe the property	Value			
	art 10		Environmental Infor						
For	the	purpose of Part 10, the	following definitio	ns apply:					
	haza	ardous or toxic substa	nces, wastes, or ma	or local statute or regulation concerning terial into the air, land, soil, surface wa the cleanup of these substances, waste	iter, groundwater, or other medium,				
		means any location, fa used to own, operate,			v, whether you now own, operate, or utilize	•			
				onmental law defines as a hazardous wataminant, or similar term.	aste, hazardous substance, toxic				
Rep	oort a	all notices, releases, a	nd proceedings that	t you know about, regardless of when t	hey occurred.				
24	Has	s any governmental un	it notified you that y	ou may be liable or potentially liable u	nder or in violation of an environmental la	w?			
		No.							
	$\overline{\Box}$	Yes. Fill in the details.							
	_			Governmental unit	Environmental law, if you know it	Date of notice			
25	Hav	e you notified any gov	ernmental unit of a	ny release of hazardous material?					
		No.							
		Yes. Fill in the details.							
				Governmental unit	Environmental law, if you know it	Date of notice			
26	⊔ av	o you boon a party in	any judicial or admi	nistrativo proceeding under any enviro	onmental law? Include settlements and orc	lore			
		re you been a party in	any judicial of admi	mistrative proceeding under any enviro	mmentariaw: include settlements and orc	leis.			
	=	No.							
		Yes. Fill in the details.							
				Court or agency	Nature of the case	Status of the case			
		Give Details About	Your Business or Co	nnections to Any Business					
i.	art 11	Give Details About	Tour Busiless of Co	milections to Any Business					
27	Witl	hin 4 years before you	filed for bankruptcy	y, did you own a business or have any	of the following connections to any busin	ess?			
		A sole proprietor o	r self-employed in a	a trade, profession, or other activity, ei	ther full-time or part-time				
	— A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
				or equity securities of a corporation					
		_	_						
		No. None of the above	applies. Go to Part	12.					
		Yes. Check all that app	ly above and fill in th	ne details below for each business.					

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Debtor 1	Lewis	James	Jordan	Case Number (if known)	
	First Name	Middle Name	Last Name	, ,	
	thin 2 years before yo titutions, creditors, o		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	S .			
	_	Date iss	eued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 15	,			
X	/s/ Lewis James J			Diane Jordan	
	Signature of Debtor	ı	Signature of L	ebitoi 2	
	Date 12/05/2016		Date 12/05/	2016	
	MM / DD / Y	YYY		DD / YYYY	
■ !	No Yes		f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)? cruptcy forms?	
	No				
□ '	Yes. Name of person	l		Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re								
		Jordan and Pamela Diane Jordan /		Case No:					
Deb	otors			Chapter:	Chapter 13				
		DISCLOSURE OF CO	OMPENSATION OF ATTORNEY	FOR DEF	BTOR				
	npensation	t to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 a paid to me within one year before the filing of be be rendered on behalf of the debtor(s) in cont	f the petition in bankruptcy, or agree	ed to be paid	d to me, for services				
	For lega	al services, I have agreed to accept	\$4,000.00						
	Prior to	the filing of this statement I have received	\$0.00						
	Balance	Due	\$4,000.00						
2.	The sour	rce of the compensation paid to me was:							
	Debtor(s) Other: (specify								
3.	The source of compensation to be paid to me is:								
	Г	Debtor(s) Other: (specify							
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.								
5.	In return case, inc	for the above-disclosed fee, I have agreed to rluding:	ender legal service for all aspects of	the bankru	ptcy				
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in								
		kruptcy;							
	,	paration and filing of any petition, schedules, s	•						
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;								
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;								
	e. [Ot	her provisions as needed]							
6.	By agree	ement with the debtor(s), the above-disclosed f	ee does not include the following se	rvice:					
			CERTIFICATION						
		I certify that the foregoing is a complet payment to		angement fo	or				
		me for representation of the debtor(s) in th	is bankruptcy proceedings.						
		Date: 12/06/2016	/s/ Joseph Mark D'Onofrio	_					
		Date	Signature of Attorney						

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Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankrup cy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may f le an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$:
toward the flat fee, leaving a balance due of \$ 4, 000; and \$ 310	for expenses
leaving a balance due for the filing fee of \$	

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/109/20/6

Signed:

Debtor(s)

20-Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-38551 Doc 1 Filed Geraci Law Entered 12/06/16 17:58:16 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chica to all 2069 01-266-925-1313 help@geracilaw.com



Date: 11/9/2016

Consultation Attorney: MMA

Record #: 722-808

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\(\frac{560-\choo}{600} \) per month for \(\frac{16-\choo}{600} \) months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles, tax debt, support
obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;
other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease
arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is
filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so
my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have
been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am
precifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also
anderstand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds,
workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some of
of the funds into my Chapter 13 plan.
the second state of the second state of the compact of my atternoy or the Court and I must make full
cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full
disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a

disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a comment of the consultation and on the consultation and the consultation and on the consultation and consultation

Lewis Jordan (Dento)

Pamela Jordan (Joint Debtor)

Dated: <u>11-09-20</u>

Attorney for the Debtor(s) Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lewis James Jordan and Pamela Diane Jordan / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/05/2016 /s/ Lewis James Jordan

Lewis James Jordan

X Date & Sign

Dated: 12/05/2016 /s/ Pamela Diane Jordan

X Date & Sign

Pamela Diane Jordan

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 52 of 60 In re Lewis James Jordan and Pamela Diane Jordan / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Document In re Lewis

Form B 201A, Notice to Consumer Debtor(s) deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/05/2016	/s/ Lewis James Jordan		
	Lewis James Jordan		
Dated: 12/05/2016	/s/ Pamela Diane Jordan		
	Pamela Diane Jordan		
Dated: 12/06/2016	/s/ Joseph Mark D'Onofrio		
	Attorney: Joseph Mark D'Onofrio		

722808 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2

Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Main Document Page 54 of 60 Lewis Debtor 1 James Jordan Case Number (i.* known) _ Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is ∏No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do 1-49 1,000-5,000 25,001-50,000 you estimate that you □ 50-99 5,001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **1** \$100,001-\$500,000 ■ \$50,000,001-\$100 million \$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 ☐ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million \$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorne to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Executed on : 12/05/2016 MM / DD / YYYY

Executed on : 12/05 /2016 MM / DD / YYYY

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Debtor 1 Lewis James Jordan First Name Middle Name Lest Name Debtor 2 Pamela Diane Jordan (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN (State) District of ILLINOIS (State)	Fill in this in	formation to ide	ntify your case:	ίδ	
Debtor 2 Pamela Diane Jordan (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)	Debtor 1	Lewis	James	Jordan	
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)		First Name	Middle Name	Last Name	_
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 2	Pamela	Diane	Jordan	
(State)	(Spouse, if filing)	First Name	Middle Name	Last Name	_
	United States Case Number		or the : <u>NORTHERN</u> District of		
					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorn	ey to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under namely of position I dealers that I have a date	
correct.	nary and schedules filed with this declaration and that they are true and
* Lewis Jordon Signature of Debtor 1	* Pamela D. Jordan Signature of Debtor 2
Date : 12 / 05 / 2016 MM / DD / YYYY	Date : 12 / 0 5 /2016 MM / DD / YYYY

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Debtor 1	Lewis	James		Jordån	Case Number (if known)
	First Name	Middle Name	•	Last Name	Case Number (ii known)

Sign Below	
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** ** ** ** ** ** ** ** **	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes No Yes. Name of person Attach the Bankruptcy Potition Property Nation	
Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	OUTSTANDARD CONTRACTOR AND ADDRESS OF THE PARTY OF THE PA

Case 16-38551 Doc 1 Filed 12/06/16 Entered 12/06/16 17:58:16 Desc Mair

DISCLAIMERCUDENTors Rave Feard and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We is commend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community

property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hirring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes exp'ode or someo e gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 12/05/2016

ted: 12.105 /2016

Lewis James Jordan

Pamela Diane Jorda

X Date & Sign /2/05/20/)

X Date & Sign 12/05/20/6

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Lewis James Jordan and Pamela Diane Jordan / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 12 1 05 12016

Dated: 13 12016

Dated: 14 12 12016

Dated: 15 12016

Dated: 15 12016

Dated: 16 12016

Dated: 17 12016

Dated: 18 12016

X Date & Sign

Pamela Diane Jordan

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement, and in any attachments is true and correct.

Lewis James Jordan

Pamela Diane Jordan

Date: 12/05/2016

Date: 12/05/2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Lewis James Jordan and Pamela Diane Jordan / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debt, which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>/2 / 0 5 /</u> 2016	Lewin Q Jordan	X Date & Sign
	Lewis James Jordan	
Dated: <u>[2 05 </u> 2016	Domela D. Jordan	X Date & Sign
	Pamela Diane Jordan	
Dated: 12/5/2016		
	Attorney: Joseph Mark D'Onofrio	-
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